	Application No.	Applicant(s)
Notice of Allowability	09/534,233	KWAN, KHAI HEE
	Examiner	Art Unit	
	CLEMENT B. GRAHAM	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *11/19/07*.

2. ☒ The allowed claim(s) is/are *15-19, 24-38*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

       1. ☐ Certified copies of the priority documents have been received.

       2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

       3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

       1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of

       Paper No./Mail Date _____ .

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☐ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

FRANTZY POINVIL
PRIMARY EXAMINER
Auu 3692

Allowable Subject Matter

Claims 15-19, 24-38 are allowed.

The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach, or suggest, the limitations of:

"b) assigning a handle to conceal a real identity of the said prospective depositor and displaying said depositor's application anonymously;

c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application wherein said bid being deposit terms comprising at least one of" type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange, and d) receiving an electronic instruction from said prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected period of time.

" (as in independent Claims 15, and 34);

Madden (US Pub: No: 20020082981) discloses In one preferred embodiment of the invention, a method is employed for analyzing the value of a deposit liabilities base associated with a financial institution and for originating contractual documents through which the financial institution obtains the right to sell the deposit liabilities base to a third party at a predetermined price. External market data, and internal data pertaining to the financial institution, is analyzed and input to a computer system. An estimated market value or a range of such values is then calculated for the deposit liabilities base. Next, a minimum potential bid price or a range of such prices is generated for the deposit liabilities base. These generated prices are then incorporated into the contractual documents, which specify the price or range of prices which the third party will pay during a predetermined term for the deposit liabilities base.

Neither this Publication, alone nor in combination with others, disclose nor teach the feature of "b) assigning a handle to conceal a real identity of the said prospective depositor and displaying said depositor's application anonymously;

c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application wherein said

bid being deposit terms comprising at least one of" type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange, and d) receiving an electronic instruction from said prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected period of time".

Franklin et al (US Patent : 6, 055, 518) discloses, Simple and efficient V.SIGMA.S schemes for signature schemes are developed based on the discrete logarithm problem, including, for example, ElGamal, Schnorr, and the Digital Signature Algorithms as discussed in a greater detail below. Sharing requires a single group multicast from the signature holder to the group of processes among which the signature is to be shared, followed by a single round of multicasts among the group members. Reconstruction requires no interaction, beyond a single message sent from each member to the process performing the reconstruction. Our protocols tolerate a malicious sharer and t malicious members in a group of size n.gtoreq.3t+1. Our protocols for ElGamal and Schnorr signatures ensure the secrecy of the signature in a strong sense; others provide only a weaker, heuristic notion of secrecy.)

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of "b) assigning a handle to conceal a real identity of the said prospective depositor and displaying said depositor's application anonymously;

c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application wherein said bid being deposit terms comprising at least one of" type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange, and d) receiving an electronic instruction from said prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected period of time".

Former Tennessee Banker Banned From Industry for Misusing Confidential Data

LOUIS WHITEMAN. American Banker. New York, N.Y.: Dec 15, 1998. Vol. 163, Iss. 238; pg. 6) discloses Billy Proffitt, former president of Tennessee State Bancshares in Pigeon Forge,

was ordered by the Federal Deposit Insurance Corp. "not to participate in ... the affairs of any insured depository institution."

Mr. Proffitt sat in when the loan committee deliberated on the Bolings' application, and he got a copy of the loan package and the couple's bid proposal. At the auction, Mr. Proffitt's group won the hotel with a bid of $3.405 million-just $5,000 more than the Bolings' loan maximum, a Tennessee man has been banned from banking for using his influence as a bank officer to gain an edge on a rival group in a real estate deal.

Billy Proffitt, former president of Tennessee State Bancshares in Pigeon Forge, was ordered by the Federal Deposit Insurance Corp. "not to participate in ... the affairs of any insured depository institution."

The agency's 20-page order, issued in October but released last week, adopts the recommendation of Administrative Law Judge Arthur L. Shipe, who ruled in the case last February.

Mr. Proffitt, formerly the majority shareholder of $266 million- asset Tennessee State, asked that a judge hear his case after the FDIC ordered him out of banking in December 1996.

According to the agency's order, the case dates from January 1990, when Charles and Nancy Boling approached Tennessee State Bank for a loan to buy a hotel in bankruptcy. Mr. Proffitt was a silent partner in another group bidding on the hotel.

Mr. Proffitt sat in when the loan committee deliberated on the Bolings' application, and he got a copy of the loan package and the couple's bid proposal. At the auction, Mr. Proffitt's group won the hotel with a bid of $3.405 million-just $5,000 more than the Bolings' loan maximum.

After the auction the Bolings learned that Mr. Proffitt was part of the group that had defeated them.

Angered, they sued the bank, Mr. Proffitt, and bank president Leland T. Bush, claiming a breach of confidence.

The defendants were found guilty in February 1992. The Bolings were awarded $14,825 in compensatory damages and $250,000 each in punitive damages, paid by the bank and Mr. Proffitt.

In his hearing before the administrative law judge, Mr. Proffitt did not dispute the facts of the case, the agency said in its order.

Instead, he argued that he was innocent of wrongdoing.

He claimed others at the bank knew all along that he was part of the group bidding on the hotel.

Calls to Mr. Proffitt's business in Gatlinburg, Tenn., were not returned, and the agency does not comment on cases. Mr. Bush no longer works at Tennessee State Bank. Calls to Jim Friddell, who succeeded

Neither this non-patent literature, alone nor in combination with others, alone nor in combination with others, disclose nor teach the feature of "b) assigning a handle to conceal a real identity of the said prospective depositor and displaying said depositor's application anonymously, c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application wherein said bid being deposit terms comprising at least one of" type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange, and d) receiving an electronic instruction from said prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected period of time ".

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571) 272-6795. The examiner can normally be reached on 8:30am-5:00pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status Application/Control Number: 1, 015, 4143 Page 5 Art Unit: 3628
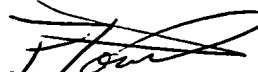
information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

C GRAHAM

Art Unit 3692

Feb, 15, 2008

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